



# SHIIP NEWS RELEASE

## Important News on Medicare As the Year Ends

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A variety of changes await Iowans on Medicare in 2011. Kris Gross from the state of Iowa's Senior Health Insurance Information Program (SHIIP) says, "The following is a list of important information to read and share with anyone you know on Medicare."

First, don't miss comparing Medicare drug plans for 2011. "Everyone should do a comparison of plans because of the changes plans have made for 2011," comments Gross. "We say 'compare or pay' because plan changes include changes in the drugs covered, premiums, deductibles and co-payments." You could end up in a plan which doesn't meet your needs if you don't compare plans. If you need assistance comparing plans, call SHIIP at 800-351-4664 (TTY 800-735-2942).

There's good news for anyone who hits the Part D coverage gap in 2011. Health reform included a provision which starts closing the gap next year. Brand name drugs will have a 50 percent discount in the gap and generic drugs will get a 7 percent discount.

Starting in 2011, the Medicare Advantage "open" enrollment period is being replaced with a "disenrollment" period. From January 1-February 14 you can disenroll from a Medicare Advantage plan and return to Original Medicare. If you make this change you can also enroll in a Medicare Part D plan. You will not be able to change to a different Medicare Advantage plan, as was the case in past years. If you want a Medicare Advantage plan for 2011, it is important that you enroll in the best plan for your situation by December 31, 2010.

Medicare also recently announced the Medicare premiums, deductibles and co-payments for 2011. The Part B annual deductible will be \$162. The inpatient hospital deductible will be \$1,132. Co-payments for hospital days 61-90 will be \$283/day and \$566/day for the lifetime reserve days. Skilled nursing care co-payments will be \$141.50 per day for days 21-100.

The Part B premium for 2011 is \$115.40 for anyone new to Medicare in 2011 and anyone who does not currently have the Part B premium withheld from their Social Security check. Because there has not been a Social Security cost of living increase the past two years, anyone who has had their Medicare premium withheld from their Social Security check in 2010, will pay the same premium in 2011 that they paid in 2010.

If you have questions about Medicare, contact SHIIP, a free, confidential service of the state of Iowa. Counselors are available across the state to help you with Medicare questions and problems. For the SHIIP site nearest you call 1-800-351-4664 (TTY 1-800-735-2942) or go to [www.therightcalliowa.gov](http://www.therightcalliowa.gov).